



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE NOVIEMBRE 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	397,394	247,514	149,880	60.6%	382,331	232,239	150,092	64.6%	183,460,536.22	167,348,573.51	16,111,962.71	9.6%	47,943,385.09	41,442,299.74	6,501,085.35	15.7%
Accidentes Personales	781,554	732,463	49,091	6.7%	251,434	216,446	34,988	16.2%	31,651,487.82	27,333,083.08	4,318,404.74	15.8%	9,085,350.10	8,690,773.42	394,576.68	4.5%
Salud	469,623	460,231	9,392	2.0%	172,842	165,795	7,047	4.3%	505,741,510.73	469,935,460.60	35,806,050.13	7.6%	340,173,330.02	325,183,141.75	14,990,188.27	4.6%
Colectivos de Vida	1,019,912	1,168,834	(148,922)	-12.7%	11,450	124,105	(112,655)	-90.8%	253,589,332.90	241,908,781.20	11,680,551.70	4.8%	88,594,898.24	77,826,852.12	10,768,046.12	13.8%
Incendio y Líneas Aliadas	524,662	505,034	19,628	3.9%	373,881	358,187	15,694	4.4%	195,230,459.15	176,643,203.77	18,587,255.38	10.5%	36,912,862.55	64,966,436.75	(28,053,574.20)	-43.2%
Vida Industrial	79	14	65	464.3%	21	14	7	50.0%	3,134.64	(1,723.33)	4,857.97	-281.9%	-	-	-	0.0%
Multiriesgo	36,251	35,130	1,121	3.2%	34,093	33,258	835	2.5%	6,922,741.33	7,610,161.42	(687,420.09)	-9.0%	2,729,544.20	5,920,143.12	(3,190,598.92)	-53.9%
Transporte de Carga	41,385	42,009	(624)	-1.5%	36,367	35,463	904	2.5%	29,231,789.65	29,003,074.69	228,714.96	0.8%	3,837,867.12	4,633,798.30	(795,931.18)	-17.2%
Casco	2,591	2,326	265	11.4%	1,973	1,843	130	7.1%	34,527,846.37	43,052,860.15	(8,525,013.78)	-19.8%	30,683,883.59	15,777,871.13	14,906,012.46	94.5%
Automóvil	1,106,990	1,040,366	66,624	6.4%	992,282	937,806	54,476	5.8%	309,970,203.33	280,893,968.09	29,076,235.24	10.4%	209,981,602.07	184,701,259.52	25,280,342.55	13.7%
Ramos Técnicos	12,522	12,238	284	2.3%	9,562	9,267	295	3.2%	46,913,589.56	23,836,344.14	23,077,245.42	96.8%	7,069,099.77	3,215,469.36	3,853,630.41	119.8%
Riesgos Diversos	112,950	101,992	10,958	10.7%	32,694	30,941	1,753	5.7%	178,081,857.35	163,700,230.36	14,381,626.99	8.8%	37,472,036.84	37,233,314.26	238,722.58	0.6%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	98,346	96,066	2,280	2.4%	97,491	94,709	2,782	2.9%	112,732,119.89	119,858,354.81	(7,126,234.92)	-5.9%	50,736,662.11	55,354,167.81	(4,617,505.70)	-8.3%
TOTAL LOCAL Y EXTERIOR	4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	1,888,056,608.94	1,751,122,372.49	136,934,236.45	7.8%	865,220,521.70	824,945,527.28	40,274,994.42	4.9%

Ramos de Personas	2,668,483	2,609,042	59,441	2.3%	818,057	738,585	79,472	10.8%	974,442,867.67	906,525,898.39	67,916,969.28	7.5%	485,796,963.45	453,143,067.03	32,653,896.42	7.2%
Ramos Generales	1,935,816	1,835,215	100,601	5.5%	1,578,404	1,501,528	76,876	5.1%	913,613,741.27	844,596,474.10	69,017,267.17	8.2%	379,423,558.25	371,802,460.25	7,621,098.00	2.0%

Totales	4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	\$1,888,056,608.94	\$1,751,122,372.49	136,934,236.45	7.8%	\$865,220,521.70	\$824,945,527.28	40,274,994.42	4.9%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE NOVIEMBRE 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

RESUMEN COMPARATIVOS

COMPAÑÍAS DE SEGUROS	UNIDADES / ASEGURADOS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	2025	2024	Abs	%	2025	2024	Abs	%	2025	2024	Abs	%	2025	2024	Abs	%
Acerta Compañía de Seguros, S.A.	39,131	30,999	8,132	26.2%	25,822	25,980	-158	-0.6%	32,057,393.26	30,579,350	1,478,042.90	4.8%	8,922,828.07	8,863,916	58,911.99	0.7%
Aliado Seguros, S.A.	167,752	155,424	12,328	7.9%	13,439	12,195	1,244	10.2%	34,776,965.58	30,592,497	4,184,468.44	13.7%	5,955,046.00	4,042,016	1,913,029.80	47.3%
Aseguradora Ancon, S.A.	160,646	176,188	-15,542	-8.8%	77,299	76,524	775	1.0%	60,116,275.24	59,224,657	891,618.22	1.5%	31,293,015.72	30,149,457	1,143,558.95	3.8%
Aseguradora Global, S.A.	219,399	206,821	12,578	6.1%	44,825	46,775	-1,950	-4.2%	31,948,809.38	31,042,896	905,913.46	2.9%	9,565,384.06	11,479,786	-1,914,401.81	-16.7%
ASSA Compañía de Seguros, S.A.	758,252	747,480	10,772	1.4%	364,292	352,594	11,698	3.3%	441,867,596.65	384,216,351	57,651,245.36	15.0%	167,830,085.81	164,307,000	3,523,085.39	2.1%
Banesco Seguros, S.A.	49,127	52,357	-3,230	-6.2%	18,840	19,710	-870	-4.4%	18,119,548.01	19,990,154	-1,870,605.89	-9.4%	4,071,651.58	6,305,880	-2,234,228.14	-35.4%
CHUBB Seguros Panamá S. A.	38,370	38,011	359	0.9%	1,844	1,509	335	22.2%	15,418,686.08	11,991,980	3,426,706.00	28.6%	1,735,517.11	1,756,055	-20,537.94	-1.2%
Compañía Internacional de Seguros, S.A.	538,239	432,738	105,501	24.4%	391,626	370,206	21,420	5.8%	297,763,298.94	280,264,240	17,499,058.98	6.2%	141,380,541.07	149,302,145	-7,921,603.81	-5.3%
General de Seguros, S.A.	275,164	217,470	57,694	26.5%	272,846	215,190	57,656	26.8%	76,158,846.72	67,359,258	8,799,589.10	13.1%	14,823,889.32	12,103,884	2,720,005.58	22.5%
MAPFRE Panamá S.A.	265,816	367,719	-101,903	-27.7%	129,368	148,199	-18,831	-12.7%	226,894,770.16	236,239,010	-9,344,239.89	-4.0%	151,317,600.65	150,440,031	877,569.50	0.6%
Mercantil Seguros y Reaseguros, S.A.	49,692	38,370	11,322	29.5%	32,926	22,174	10,752	48.5%	69,419,496.05	57,279,729	12,139,766.95	21.2%	40,191,366.00	36,140,267	4,051,098.65	11.2%
Multibank Seguros Panamá	156,349	145,672	10,677	7.3%	40,421	35,150	5,271	15.0%	29,453,944.24	28,319,576	1,134,368.11	4.0%	7,851,240.36	15,231,188	-7,379,947.86	-48.5%
Optima Compañía de Seguros, S.A.	101,376	99,087	2,289	2.3%	27,355	27,964	-609	-2.2%	32,245,679.56	25,543,505	6,702,174.93	26.2%	9,686,667.73	9,029,449	657,218.55	7.3%
Pan American Life Insurande de Panamá, S	428,058	460,387	-32,329	-7.0%	53,240	51,509	1,731	3.4%	163,702,489.37	149,934,540	13,767,948.95	9.2%	79,589,383.18	74,460,365	5,129,018.34	6.9%
SAGICOR Panamá, S. A.	73,457	62,011	11,446	18.5%	1,906	1,803	103	5.7%	4,572,102.59	3,454,874	1,117,228.40	32.3%	2,678,381.04	2,446,747	231,634.13	9.5%
Seguros FEDPA, S .A.	745,215	720,631	24,584	3.4%	428,473	401,201	27,272	6.8%	70,261,238.45	60,245,419	10,015,819.80	16.6%	38,182,386.81	27,256,869	10,925,518.29	40.1%
Seguros Suramericana, S.A.	403,583	387,436	16,147	4.2%	375,391	357,776	17,615	4.9%	146,682,360.24	148,164,405	-1,482,044.29	-1.0%	83,615,657.39	65,916,468	17,699,189.63	26.9%
Vivir Compañía de Seguros, S. A.	25,817	24,269	1,548	6.4%	9,080	8,716	364	4.2%	14,588,298.50	13,113,856	1,474,442.50	11.2%	10,206,506.05	8,597,919	1,608,586.82	18.7%
Worldwide Medical Assurance	29,505	27,278	2,227	8.2%	19,623	17,361	2,262	13.0%	56,328,783.62	51,064,249	5,264,534.38	10.3%	36,740,665.55	32,739,024	4,001,641.60	12.2%
SUB-TOTAL (APADEA)	4,524,948	4,390,348	134,600	3.1%	2,328,616	2,192,536	136,080	6.2%	1,822,376,582.64	1,688,620,546	133,756,036.41	7.9%	845,637,813.50	810,568,466	35,069,347.66	4.3%
BUPA Panamá S.A.	4,286	4,211	75	1.8%	2,004	1,956	48	2.5%	14,873,470.99	13,116,520	1,756,950.88	13.4%	8,201,011.66	6,806,765	1,394,246.89	20.5%
Interamericana de Fianzas y Seguros, S.A.	14,898	9,108	5,790	63.6%	8,763	6,953	1,810	26.0%	23,799,460.90	29,590,343	-5,790,882.37	-19.6%	1,127,577.80	116,339	1,011,238.79	869.2%
La Regional de Seguros, C.A.	60,167	40,590	19,577	48.2%	57,078	38,668	18,410	47.6%	27,007,094.41	19,794,963	7,212,131.53	36.4%	10,254,118.74	7,453,958	2,800,161.08	37.6%
SUB-TOTAL (No Agremiados)	79,351	53,909	25,442	47.2%	67,845	47,577	20,268	42.6%	65,680,026.30	62,501,826	3,178,200.04	5.1%	19,582,708.20	14,377,061	5,205,646.76	36.2%
TOTALES	4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	\$1,888,056,608.94	\$1,751,122,372.49	\$136,934,236.45	7.8%	\$865,220,521.70	\$824,945,527.28	\$40,274,994.42	4.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE NOVIEMBRE 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	397,394	247,514	149,880	60.6%	382,331	232,239	150,092	64.6%	183,460,536.22	167,348,573.51	16,111,962.71	9.6%	47,943,385.09	41,442,299.74	6,501,085.35	15.7%
2	- Primer año	108,256	60,312	47,944	79.5%	105,682	56,944	48,738	85.6%	29,137,262.34	22,390,118.90	6,747,143.44	30.1%	17,384,558.59	11,131,205.40	6,253,353.19	56.2%
3	- Renovación	289,138	187,202	101,936	54.5%	276,649	175,295	101,354	57.8%	154,323,273.88	144,958,454.61	9,364,819.27	6.5%	30,558,826.50	30,311,094.34	247,732.16	0.8%
4	Accidentes Personales	781,554	732,463	49,091	6.7%	251,434	216,446	34,988	16.2%	31,651,487.82	27,333,083.08	4,318,404.74	15.8%	9,085,350.10	8,690,773.42	394,576.68	4.5%
5	- Individual	231,898	205,734	26,164	12.7%	208,677	182,680	25,997	14.2%	11,222,096.21	9,819,738.39	1,402,357.82	14.3%	1,778,390.69	2,708,111.07	(929,720.38)	-34.3%
6	- Grupo	549,656	526,729	22,927	4.4%	42,757	33,766	8,991	26.6%	20,429,391.61	17,513,344.69	2,916,046.92	16.7%	7,306,959.41	5,982,662.35	1,324,297.06	22.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	469,623	460,231	9,392	2.0%	172,842	165,795	7,047	4.3%	505,741,510.73	469,935,460.60	35,806,050.13	7.6%	340,173,330.02	325,183,141.75	14,990,188.27	4.6%
9	- Individual	182,363	173,281	9,082	5.2%	138,107	129,913	8,194	6.3%	286,942,485.73	261,713,687.19	25,228,798.54	9.6%	183,982,989.03	176,499,150.08	7,483,838.95	4.2%
10	- Grupo	287,260	286,950	310	0.1%	34,735	35,882	(1,147)	-3.2%	218,799,025.00	208,221,773.41	10,577,251.59	5.1%	156,190,340.99	148,683,991.67	7,506,349.32	5.0%
11	Colectivos de Vida	1,019,912	1,168,834	(148,922)	-12.7%	11,450	124,105	(112,655)	-90.8%	253,589,332.90	241,908,781.20	11,680,551.70	4.8%	88,594,898.24	77,826,852.12	10,768,046.12	13.8%
12	- Colectivo de vida	516,658	593,381	(76,723)	-12.9%	10,155	80,927	(70,772)	-87.5%	80,226,336.42	78,359,163.93	1,867,172.49	2.4%	42,367,753.46	32,689,187.85	9,678,565.61	29.6%
13	- Colectivo de deudores	503,254	575,453	(72,199)	-12.5%	1,295	43,178	(41,883)	-97.0%	173,362,996.48	163,549,617.27	9,813,379.21	6.0%	46,227,144.78	45,137,664.27	1,089,480.51	2.4%
14	Incendio y Líneas Aliadas	524,662	505,034	19,628	3.9%	373,881	358,187	15,694	4.4%	195,230,459.15	176,643,203.77	18,587,255.38	10.5%	36,912,862.55	64,966,436.75	(28,053,574.20)	-43.2%
15	- Residencial	432,117	418,505	13,612	3.3%	336,178	323,248	12,930	4.0%	79,021,922.93	77,963,198.00	1,058,724.93	1.4%	20,211,096.52	26,528,731.81	(6,317,635.29)	-23.8%
16	- Comercial	92,119	86,113	6,006	7.0%	37,324	34,571	2,753	8.0%	113,421,958.60	96,552,038.91	16,869,919.69	17.5%	16,147,775.39	38,355,411.60	(22,207,636.21)	-57.9%
17	- Industrial	426	416	10	2.4%	379	368	11	3.0%	2,786,577.62	2,127,966.86	658,610.76	31.0%	553,990.64	82,293.34	471,697.30	573.2%
18	Vida Industrial	79	14	65	464.3%	21	14	7	50.0%	3,134.64	-1,723.33	4,857.97	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
22	Multiriesgo	36,251	35,130	1,121	3.2%	34,093	33,258	835	2.5%	6,922,741.33	7,610,161.42	(687,420.09)	-9.0%	2,729,544.20	5,920,143.12	(3,190,598.92)	-53.9%
23	- Residencial	27,678	26,646	1,032	3.9%	26,769	25,996	773	3.0%	3,744,474.84	3,635,928.78	108,546.06	3.0%	1,443,012.20	1,356,044.03	86,968.17	6.4%
24	- Comercial e Industrial	8,573	8,484	89	1.0%	7,324	7,262	62	0.9%	3,178,266.49	3,974,232.64	(795,966.15)	-20.0%	1,286,532.00	4,564,099.09	(3,277,567.09)	-71.8%
25	Transporte de Carga	41,385	42,009	(624)	-1.5%	36,367	35,463	904	2.5%	29,231,789.65	29,003,074.69	228,714.96	0.8%	3,837,867.12	4,633,798.30	(795,931.18)	-17.2%
26	- Terrestre	29,982	29,293	689	2.4%	28,794	28,102	692	2.5%	16,217,570.15	20,044,838.67	(3,827,268.52)	-19.1%	2,546,779.12	3,644,526.38	(1,097,747.26)	-30.1%
27	- Marítimo	11,318	12,667	(1,349)	-10.6%	7,489	7,312	177	2.4%	12,660,857.86	8,700,744.19	3,960,113.67	45.5%	1,282,687.62	982,651.97	300,035.65	30.5%
28	- Aéreo	85	49	36	73.5%	84	49	35	71.4%	353,361.64	257,491.83	95,869.81	37.2%	8,400.38	6,619.95	1,780.43	26.9%
29	Casco	2,591	2,326	265	11.4%	1,973	1,843	130	7.1%	34,527,846.37	43,052,860.15	(8,525,013.78)	-19.8%	30,683,883.59	15,777,871.13	14,906,012.46	94.5%
30	- Marítimo	2,075	1,856	219	11.8%	1,611	1,493	118	7.9%	16,830,618.54	22,862,896.28	(6,032,277.74)	-26.4%	4,512,701.96	14,478,711.74	(9,966,009.78)	-68.8%
31	- Aéreo	516	470	46	9.8%	362	350	12	3.4%	17,697,227.83	20,189,963.87	(2,492,736.04)	-12.3%	26,171,181.63	1,299,159.39	24,872,022.24	1914.5%
32	Automóvil	1,106,990	1,040,366	66,624	6.4%	992,282	937,806	54,476	5.8%	309,970,203.33	280,893,968.09	29,076,235.24	10.4%	209,981,602.07	184,701,259.52	25,280,342.55	13.7%
33	Ramos Técnicos	12,522	12,238	284	2.3%	9,562	9,267	295	3.2%	46,913,589.56	23,836,344.14	23,077,245.42	96.8%	7,069,099.77	3,215,469.36	3,853,630.41	119.8%
34	- TRC - TRM	3,198	2,945	253	8.6%	3,164	2,892	272	9.4%	40,738,999.29	18,533,694.27	22,205,305.02	119.8%	4,970,377.85	1,935,539.58	3,034,838.27	156.8%
35	- Equipo Electrónico	4,224	4,266	(42)	-1.0%	2,956	3,002	(46)	-1.5%	1,408,171.98	1,464,550.49	(56,378.51)	-3.8%	588,746.01	456,119.25	132,626.76	29.1%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	420,724.39	10,746.98	409,977.41	3814.8%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,099	1,110	(11)	-1.0%	786	789	(3)	-0.4%	2,391,402.45	2,181,831.03	209,571.42	9.6%	836,634.29	328,551.96	508,082.33	154.6%
38	- Equipo Pesado	3,140	3,060	80	2.6%	1,820	1,752	68	3.9%	1,953,955.23	1,645,185.15	308,770.08	18.8%	673,341.62	495,258.57	178,083.05	36.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE NOVIEMBRE 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	336.22	336.22	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	112,950	101,992	10,958	10.7%	32,694	30,941	1,753	5.7%	178,081,857.35	163,700,230.36	14,381,626.99	8.8%	37,472,036.84	37,233,314.26	238,722.58	0.6%
41	- Responsabilidad Civil	19,643	18,765	878	4.7%	18,876	17,856	1,020	5.7%	59,101,122.33	46,053,488.71	13,047,633.62	28.3%	7,778,698.59	11,913,935.78	(4,135,237.19)	-34.7%
42	- Robo	4,266	4,259	7	0.2%	3,686	3,680	6	0.2%	2,262,106.94	2,261,798.91	308.03	0.0%	661,990.60	972,832.22	(310,841.62)	-32.0%
43	- Fidelidad y DDD	1,219	1,263	(44)	-3.5%	1,203	1,248	(45)	-3.6%	14,545,269.81	12,956,778.36	1,588,491.45	12.3%	2,471,041.56	2,035,361.56	435,680.00	21.4%
44	- BBB	22	20	2	10.0%	13	12	1	8.3%	1,982,817.14	2,582,045.07	(599,227.93)	-23.2%	12,325.60	715,665.89	(703,340.29)	-98.3%
45	- Otros	87,800	77,685	10,115	13.0%	8,916	8,145	771	9.5%	100,190,541.13	99,846,119.31	344,421.82	0.3%	26,547,980.49	21,595,518.81	4,952,461.68	22.9%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,346	96,066	2,280	2.4%	97,491	94,709	2,782	2.9%	112,732,119.89	119,858,354.81	(7,126,234.92)	-5.9%	50,736,662.11	55,354,167.81	(4,617,505.70)	-8.3%
48	- Oferta y Cumplimiento	43,875	43,519	356	0.8%	43,682	43,323	359	0.8%	54,914,638.11	60,262,107.92	(5,347,469.81)	-8.9%	23,521,018.77	17,101,395.45	6,419,623.32	37.5%
49	- Otras	54,471	52,547	1,924	3.7%	53,809	51,386	2,423	4.7%	57,817,481.78	59,596,246.89	(1,778,765.11)	-3.0%	27,215,643.34	38,252,772.36	(11,037,129.02)	-28.9%
50	TOTAL LOCAL Y EXTERIOR	4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	1,888,056,608.94	1,751,122,372.49	136,934,236.45	7.8%	865,220,521.70	824,945,527.28	40,274,994.42	4.9%

Vida	2,668,483	2,609,042	59,441	2.3%	818,057	738,585	79,472	10.8%	974,442,867.67	906,525,898.39	67,916,969.28	7.5%	485,796,963.45	453,143,067.03	32,653,896.42	7.2%
General	1,935,816	1,835,215	100,601	5.5%	1,578,404	1,501,528	76,876	5%	913,613,741.27	844,596,474.10	69,017,267.17	8.2%	379,423,558.25	371,802,460.25	7,621,098.00	2.0%

Totales	4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	\$1,888,056,608.94	\$1,751,122,372.49	136,934,236.45	7.8%	\$865,220,521.70	\$824,945,527.28	40,274,994.42	4.9%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE NOVIEMBRE 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	397,394	247,514	149,880	60.6%	382,331	232,239	150,092	64.6%	18,334,729.86	15,991,206.22	2,343,523.64	14.7%	3,812,825.55	3,144,635.11	668,190.44	21.2%
2	- Primer año	108,256	60,312	47,944	79.5%	105,682	56,944	48,738	85.6%	3,089,501.27	2,088,295.76	1,001,205.51	47.9%	361,270.65	1,133,305.98	(772,035.33)	-68.1%
3	- Renovación	289,138	187,202	101,936	54.5%	276,649	175,295	101,354	57.8%	15,245,228.59	13,902,910.46	1,342,318.13	9.7%	3,451,554.90	2,011,329.13	1,440,225.77	71.6%
4	Accidentes Personales	781,554	732,463	49,091	6.7%	251,434	216,446	34,988	16.2%	2,336,139.78	1,819,522.43	516,617.35	28.4%	734,284.93	947,677.35	(213,392.42)	-22.5%
5	- Individual	231,898	205,734	26,164	12.7%	208,677	182,680	25,997	14.2%	806,176.81	618,235.50	187,941.31	30.4%	131,110.92	206,187.66	(75,076.74)	-36.4%
6	- Grupo	549,656	526,729	22,927	4.4%	42,757	33,766	8,991	26.6%	1,529,962.97	1,201,286.93	328,676.04	27.4%	603,174.01	741,489.69	(138,315.68)	-18.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	469,623	460,231	9,392	2.0%	172,842	165,795	7,047	4.3%	45,991,289.11	42,492,523.36	3,498,765.75	8.2%	27,870,851.91	28,149,175.55	(278,323.64)	-1.0%
9	- Individual	182,363	173,281	9,082	5.2%	138,107	129,913	8,194	6.3%	27,670,941.36	24,872,425.18	2,798,516.18	11.3%	15,310,708.07	16,004,220.95	(693,512.88)	-4.3%
10	- Grupo	287,260	286,950	310	0.1%	34,735	35,882	(1,147)	-3.2%	18,320,347.75	17,620,098.18	700,249.57	4.0%	12,560,143.84	12,144,954.60	415,189.24	3.4%
11	Colectivos de Vida	1,019,912	1,168,834	(148,922)	-12.7%	11,450	124,105	(112,655)	-90.8%	21,554,979.14	21,312,359.10	242,620.04	1.1%	5,352,520.99	5,039,084.10	313,436.89	6.2%
12	- Colectivo de vida	516,658	593,381	(76,723)	-12.9%	10,155	80,927	(70,772)	-87.5%	6,406,675.36	6,660,982.34	(254,306.98)	-3.8%	2,300,491.72	2,215,403.72	85,088.00	3.8%
13	- Colectivo de deudores	503,254	575,453	(72,199)	-12.5%	1,295	43,178	(41,883)	-97.0%	15,148,303.78	14,651,376.76	496,927.02	3.4%	3,052,029.27	2,823,680.38	228,348.89	8.1%
14	Incendio y Líneas Aliadas	524,662	505,034	19,628	3.9%	373,881	358,187	15,694	4.4%	11,834,011.78	9,631,634.50	2,202,377.28	22.9%	3,809,605.24	2,044,219.82	1,765,385.42	86.4%
15	- Residencial	432,117	418,505	13,612	3.3%	336,178	323,248	12,930	4.0%	7,718,609.67	5,819,760.89	1,898,848.78	32.6%	2,012,248.60	1,588,634.34	423,614.26	26.7%
16	- Comercial	92,119	86,113	6,006	7.0%	37,324	34,571	2,753	8.0%	4,093,419.53	3,781,039.27	312,380.26	8.3%	1,404,787.01	449,312.01	955,475.00	212.7%
17	- Industrial	426	416	10	2.4%	379	368	11	3.0%	21,982.58	30,834.34	(8,851.76)	-28.7%	392,569.63	6,273.47	386,296.16	6157.6%
18	Vida Industrial	79	14	65	464.3%	21	14	7	50.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
22	Multirisgo	36,251	35,130	1,121	3.2%	34,093	33,258	835	2.5%	430,907.52	532,065.86	(101,158.34)	-19.0%	181,510.60	304,677.46	(123,166.86)	-40.4%
23	- Residencial	27,678	26,646	1,032	3.9%	26,769	25,996	773	3.0%	241,637.83	253,113.00	(11,475.17)	-4.5%	107,104.84	79,650.53	27,454.31	34.5%
24	- Comercial e Industrial	8,573	8,484	89	1.0%	7,324	7,262	62	0.9%	189,269.69	278,952.86	(89,683.17)	-32.1%	74,405.76	225,026.93	(150,621.17)	-66.9%
25	Transporte de Carga	41,385	42,009	(624)	-1.5%	36,367	35,463	904	2.5%	1,914,727.97	1,966,968.25	(52,240.28)	-2.7%	171,615.21	351,541.86	(179,926.65)	-51.2%
26	- Terrestre	29,982	29,293	689	2.4%	28,794	28,102	692	2.5%	1,329,277.60	1,584,421.94	(255,144.34)	-16.1%	126,141.62	145,527.73	(19,386.11)	-13.3%
27	- Marítimo	11,318	12,667	(1,349)	-10.6%	7,489	7,312	177	2.4%	557,238.73	357,697.67	199,541.06	55.8%	45,455.32	205,693.13	(160,237.81)	-77.9%
28	- Aéreo	85	49	36	73.5%	84	49	35	71.4%	28,211.64	24,848.64	3,363.00	13.5%	18.27	321.00	(302.73)	-94.3%
29	Casco	2,591	2,326	265	11.4%	1,973	1,843	130	7.1%	3,009,664.29	2,851,104.86	158,559.43	5.6%	116,120.41	283,222.70	(167,102.29)	-59.0%
30	- Marítimo	2,075	1,856	219	11.8%	1,611	1,493	118	7.9%	2,086,923.37	2,178,660.76	(91,737.39)	-4.2%	106,120.41	182,128.86	(76,008.45)	-41.7%
31	- Aéreo	516	470	46	9.8%	362	350	12	3.4%	922,740.92	672,444.10	250,296.82	37.2%	10,000.00	101,093.84	(91,093.84)	-90.1%
32	Automóvil	1,106,990	1,040,366	66,624	6.4%	992,282	937,806	54,476	5.8%	24,276,795.69	22,675,112.37	1,601,683.32	7.1%	17,408,043.49	16,367,665.97	1,040,377.52	6.4%
33	Ramos Técnicos	12,522	12,238	284	2.3%	9,562	9,267	295	3.2%	1,955,338.10	1,985,442.69	(30,104.59)	-1.5%	128,878.88	256,724.74	(127,845.86)	-49.8%
34	- TRC - TRM	3,198	2,945	253	8.6%	3,164	2,892	272	9.4%	1,469,556.63	1,674,631.94	(205,075.31)	-12.2%	63,114.30	65,535.37	(2,421.07)	-3.7%
35	- Equipo Electrónico	4,224	4,266	(42)	-1.0%	2,956	3,002	(46)	-1.5%	76,143.98	49,646.89	26,497.09	53.4%	22,425.48	38,001.69	(15,576.21)	-41.0%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	-519.98	0.00	(519.98)	0.0%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,099	1,110	(11)	-1.0%	786	789	(3)	-0.4%	236,226.33	111,840.89	124,385.44	111.2%	14,432.92	109,992.36	(95,559.44)	-86.9%
38	- Equipo Pesado	3,140	3,060	80	2.6%	1,820	1,752	68	3.9%	173,931.14	149,322.97	24,608.17	16.5%	28,906.18	43,195.32	(14,289.14)	-33.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE NOVIEMBRE 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	112,950	101,992	10,958	10.7%	32,694	30,941	1,753	5.7%	15,861,900.59	14,733,440.07	1,128,460.52	7.7%	6,390,906.48	5,846,589.75	544,316.73	9.3%
41	- Responsabilidad Civil	19,643	18,765	878	4.7%	18,876	17,856	1,020	5.7%	3,593,240.62	4,228,414.05	(635,173.43)	-15.0%	539,169.33	1,924,988.25	(1,385,818.92)	-72.0%
42	- Robo	4,266	4,259	7	0.2%	3,686	3,680	6	0.2%	418,902.63	335,935.61	82,967.02	24.7%	181,409.90	32,550.96	148,858.94	457.3%
43	- Fidelidad y DDD	1,219	1,263	(44)	-3.5%	1,203	1,248	(45)	-3.6%	1,504,792.94	1,866,034.35	(361,241.41)	-19.4%	127,475.97	172,464.74	(44,988.77)	-26.1%
44	- BBB	22	20	2	10.0%	13	12	1	8.3%	224,935.42	227,126.50	(2,191.08)	-1.0%	-	-	-	0.0%
45	- Otros	87,800	77,685	10,115	13.0%	8,916	8,145	771	9.5%	10,120,028.98	8,075,929.56	2,044,099.42	25.3%	5,542,851.28	3,716,585.80	1,826,265.48	49.1%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,346	96,066	2,280	2.4%	97,491	94,709	2,782	2.9%	8,725,140.73	10,792,897.69	(2,067,756.96)	-19.2%	2,540,411.35	3,890,201.81	(1,349,790.46)	-34.7%
48	- Oferta y Cumplimiento	43,875	43,519	356	0.8%	43,682	43,323	359	0.8%	4,765,376.19	4,153,201.51	612,174.68	14.7%	126,860.54	3,539,431.82	(3,412,571.28)	-96.4%
49	- Otras	54,471	52,547	1,924	3.7%	53,809	51,386	2,423	4.7%	3,959,764.54	6,639,696.18	(2,679,931.64)	-40.4%	2,413,550.81	350,769.99	2,062,780.82	588.1%
50	TOTAL LOCAL Y EXTERIOR	4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	156,225,624.56	146,784,277.40	9,441,347.16	6.4%	68,517,575.04	66,625,416.22	1,892,158.82	2.8%
Vida		2,668,483	2,609,042	59,441	2.3%	818,057	738,585	79,472	10.8%	88,217,137.89	81,615,611.11	6,601,526.78	8.1%	37,770,483.38	37,280,572.11	489,911.27	1.3%
General		1,935,816	1,835,215	100,601	5.5%	1,578,404	1,501,528	76,876	5%	68,008,486.67	65,168,666.29	2,839,820.38	4.4%	30,747,091.66	29,344,844.11	1,402,247.55	4.8%
Totales		4,604,299	4,444,257	160,042	3.6%	2,396,461	2,240,113	156,348	7.0%	\$156,225,624.56	\$146,784,277.40	9,441,347.16	6.4%	\$68,517,575.04	\$66,625,416.22	1,892,158.82	2.8%



ACUMULADO AL 30 DE NOVIEMBRE 2025

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	0.26	0.25	5.5%
2	- Primer año	0.60	0.50	20.0%
3	- Renovación	0.20	0.21	-5.3%
4	Accidentes Personales	0.29	0.32	-9.7%
5	- Individual	0.16	0.28	-42.5%
6	- Grupo	0.36	0.34	4.7%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.67	0.69	-2.8%
9	- Individual	0.64	0.67	-4.9%
10	- Grupo	0.71	0.71	0.0%
11	Colectivos de Vida	0.35	0.32	8.6%
12	- Colectivo de vida	0.53	0.42	26.6%
13	- Colectivo de deudores	0.27	0.28	-3.4%
14	Incendio y Líneas Aliadas (*)	0.19	0.37	-48.6%
15	- Residencial	0.26	0.34	-24.8%
16	- Comercial	0.14	0.40	-64.2%
17	- Industrial	0.20	0.04	414.1%
18	Vida Industrial	0.00	0.00	0.0%
19	Anualidades	0.00	0.00	0.0%
20	Rentas Vitalicias	0.00	0.00	0.0%
21	Pérdida de Ingresos	0.00	0.00	0.0%
22	Multiriesgo	0.39	0.78	-49.3%
23	- Residencial	0.39	0.37	3.3%
24	- Comercial e Industrial	0.40	1.15	-64.8%
25	Transporte de Carga	0.13	0.16	-17.8%
26	- Terrestre	0.16	0.18	-13.6%
27	- Marítimo	0.10	0.11	-10.3%
28	- Aéreo	0.02	0.03	-7.5%
29	Casco	0.89	0.37	142.5%
30	- Marítimo	0.27	0.63	-57.7%
31	- Aéreo	1.48	0.06	2198.2%
32	Automóvil	0.68	0.66	3.0%
33	Ramos Técnicos	0.15	0.13	11.7%
34	- TRC - TRM	0.12	0.10	16.8%
35	- Equipo Electrónico	0.42	0.31	34.2%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.35	0.15	132.3%
38	- Equipo Pesado	0.34	0.30	14.5%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.21	0.23	-7.5%
41	- Responsabilidad Civil	0.13	0.26	-49.1%
42	- Robo	0.29	0.43	-32.0%
43	- Fidelidad y DDD	0.17	0.16	8.1%
44	- BBB	0.01	0.28	-97.8%
45	- Otros	0.26	0.22	22.5%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.45	0.46	-2.5%
48	- Oferta y Cumplimiento	0.43	0.28	50.9%
49	- Otras	0.47	0.64	-26.7%
50	TOTAL LOCAL Y EXTERIOR	0.46	0.47	-2.7%

Vida	0.50	0.50	-0.3%
General	0.42	0.44	-5.7%

Totales	0.46	0.47	-2.7%
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